

# Structural Barriers to Receipt of Assistance among Adults with Disabilities:

## Variation by Race and Ethnicity

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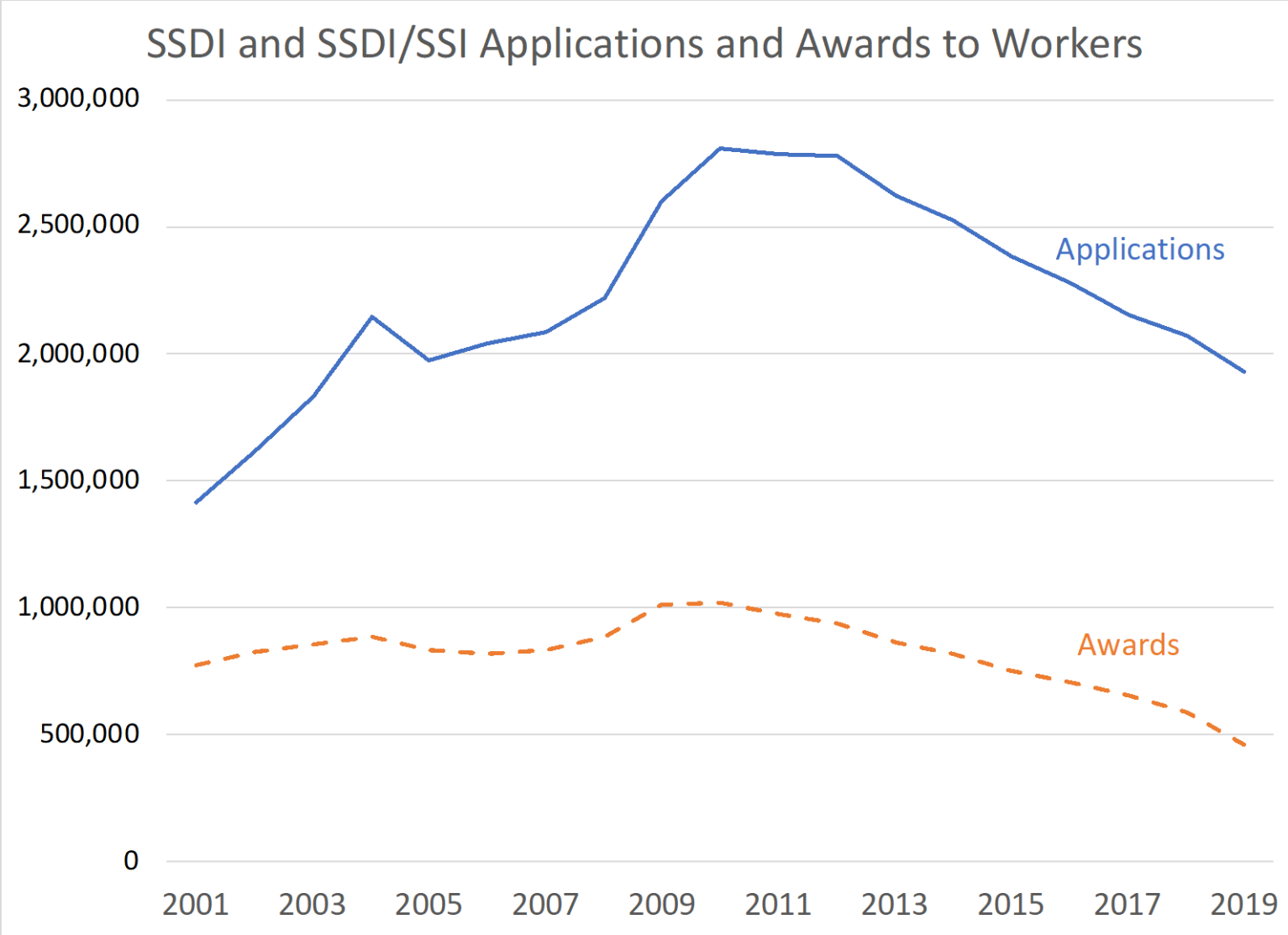
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# SSDI Claims & Awards Peaked in 2010



# SSA has closed field offices; favorable determination rates have fallen

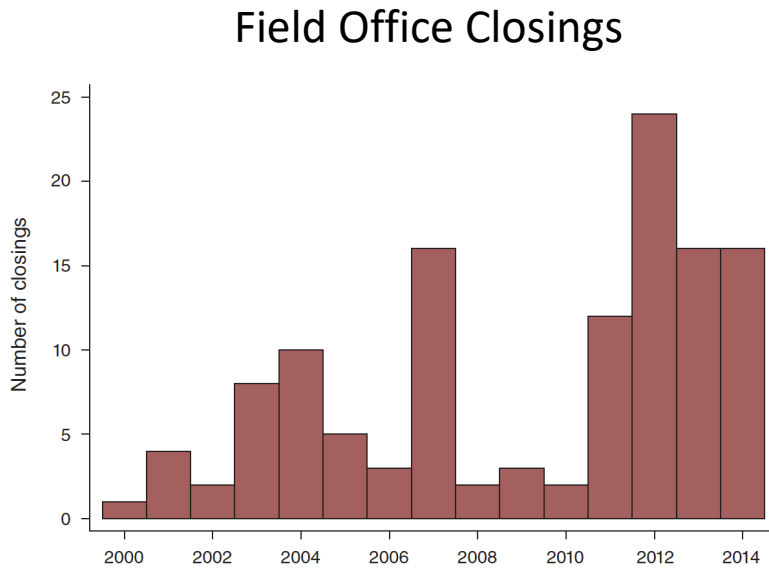
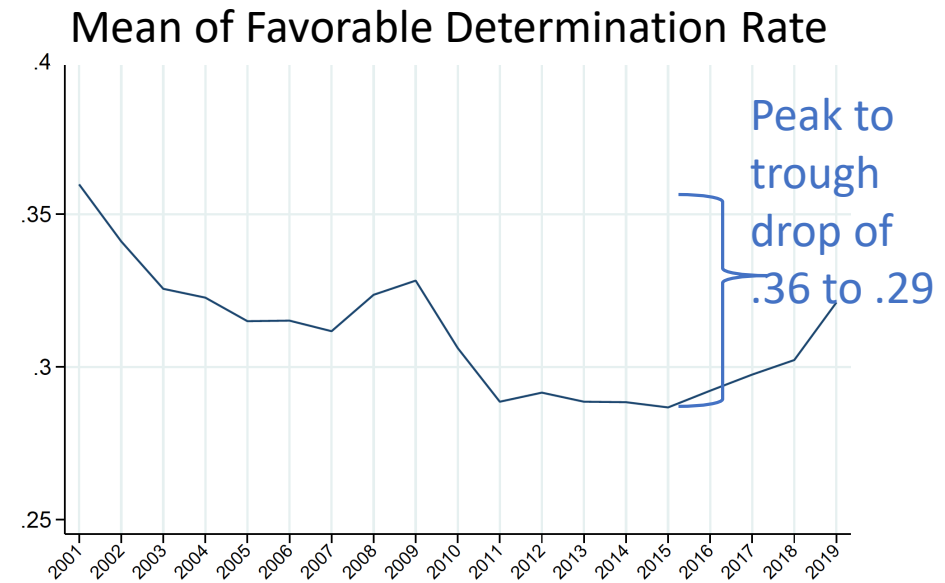


FIGURE 1. TIMING OF FIELD OFFICE CLOSINGS

Figure displays the frequency of office closings by year for 2000 to 2014. Source: Deshpande & Li, *American Economic Journal: Economic Policy* 2019, 11(4): 213-248. <https://doi.org/10.1257/pol.20180076>



\*Note: Mean is weighted by total number of initial claims in the state

Figure displays, for each year, the ratio of favorable determinations for adults aged 18 to 64 to the number of claims for SSDI/SSI by adults aged 18 to 64. Source: Authors' calculations using SSA data.

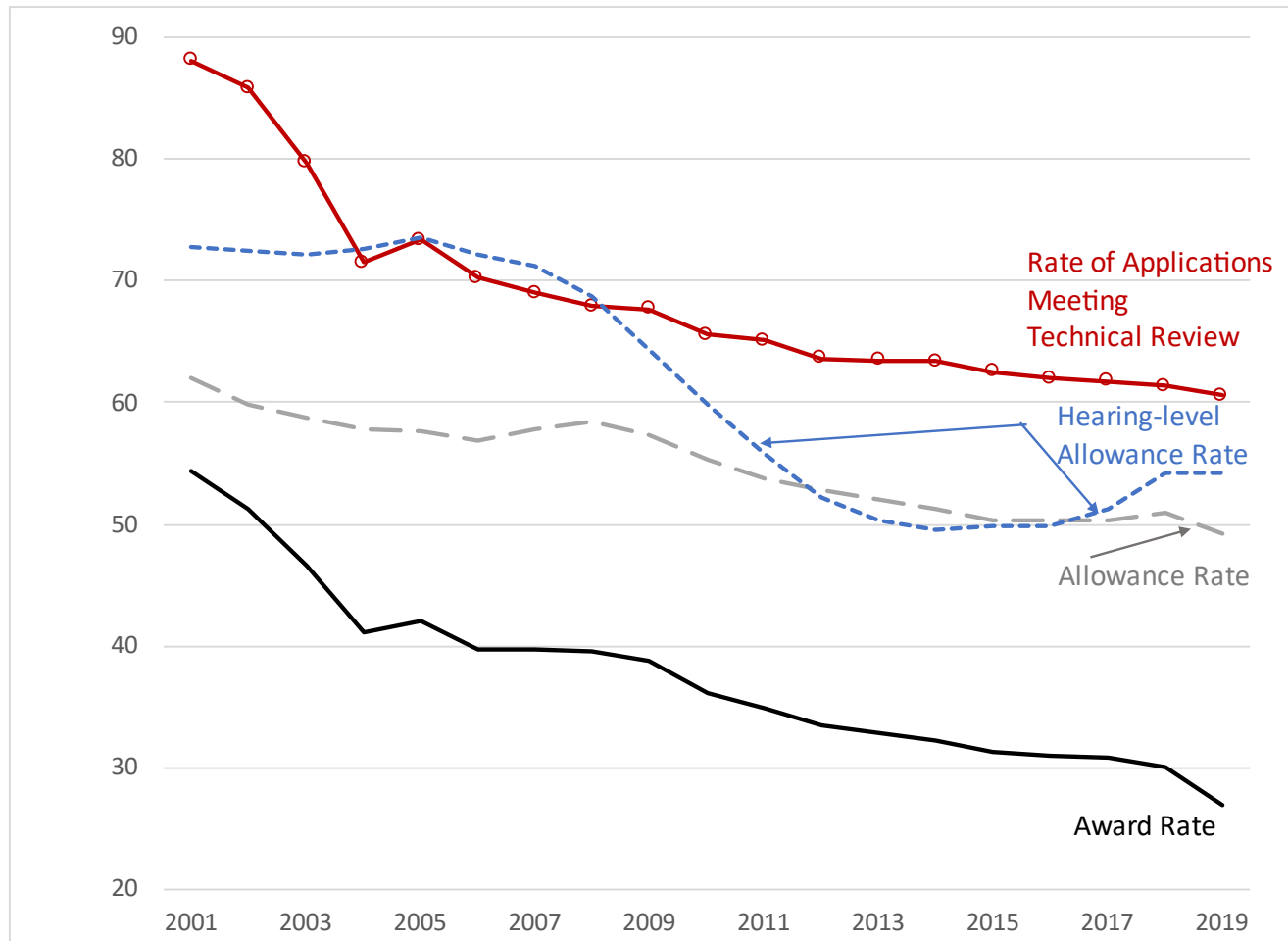
# The Equity Implications of Such Policies Are Not Fully Understood

- 2000-2018 office closures ↓ claims by 10%, ↓ SSDI/SSI receipt by 16%. (Deshpande & Li 2019)
- Little data on how declining award rates affect different groups
- Lack of race and ethnicity data for SSA hinders granular look at equity implications of office closures or determinations

# Research Questions

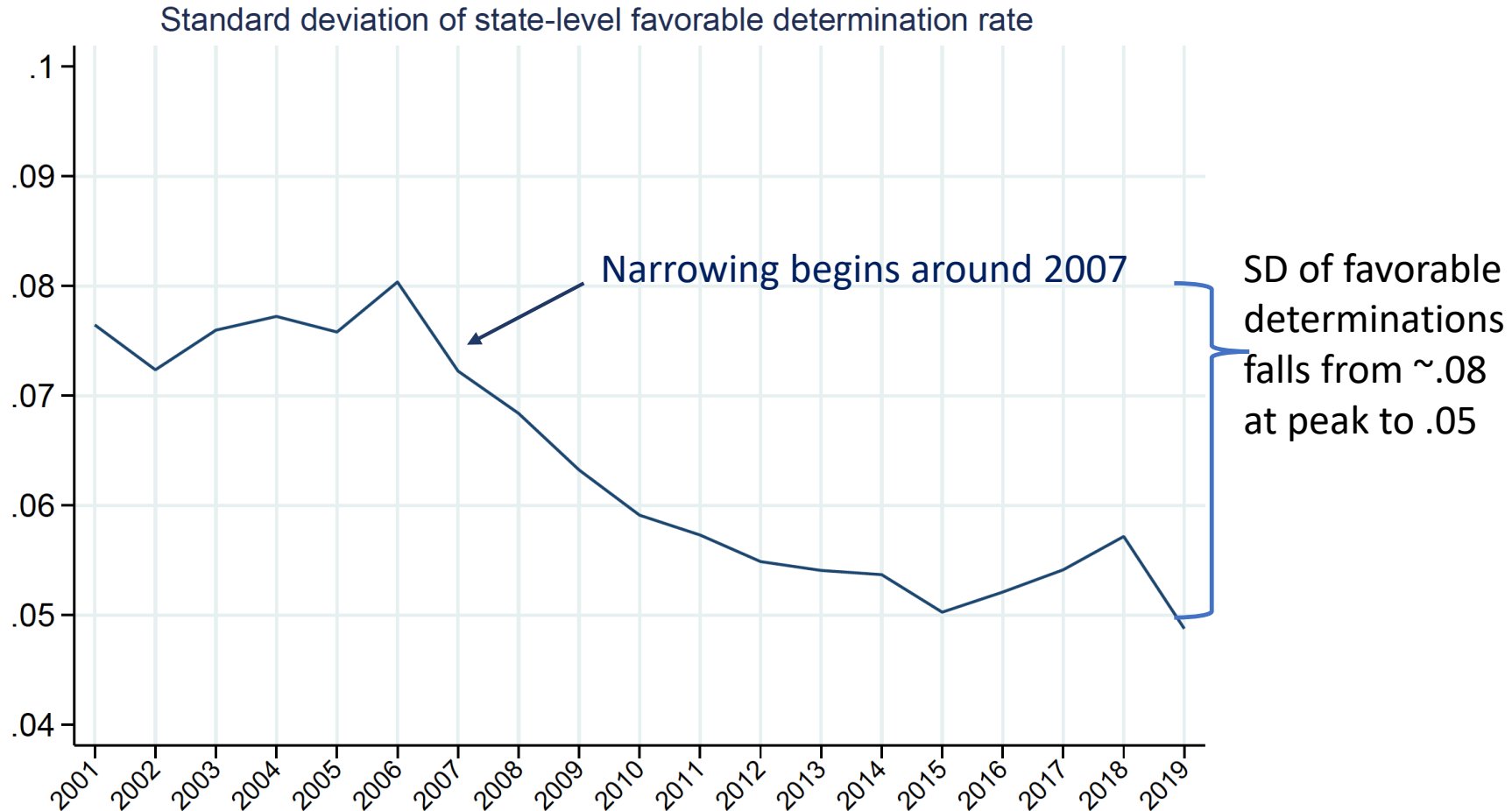
1. How have applications, favorable determinations and disability receipt changed over time and across areas? (Social Security Data)
2. How has the population rate of applying for and receiving federal disability benefits changed over time by age, sex, race, and ethnicity?
  - National Health Interview Survey (NHIS)
  - Medicare Current Beneficiary Survey (MCBS)

# Change in SSDI Allowance Rates & Award Rates 2001 to 2019



Includes SSDI only and SSDI/SSI applications. Allowance rate = (medical allowances)/(medical decisions). Rate of applications meeting technical review = (applications – technical denials)/applications. Hearing-level Allowance Rate = Allowance rate for applications at hearing level and above. Award rate = Awards/(applications – pending claims). Source: SSA Annual Statistical Supplement Tables 60 and 63, and authors' calculation based on technical denials and applications in that year.

# Cross-state differences in favorable determination rates narrow over time



\*Note: Standard deviation is weighted by total number of initial claims in the state

# Favorable Determination Rate 2010 vs. 2016

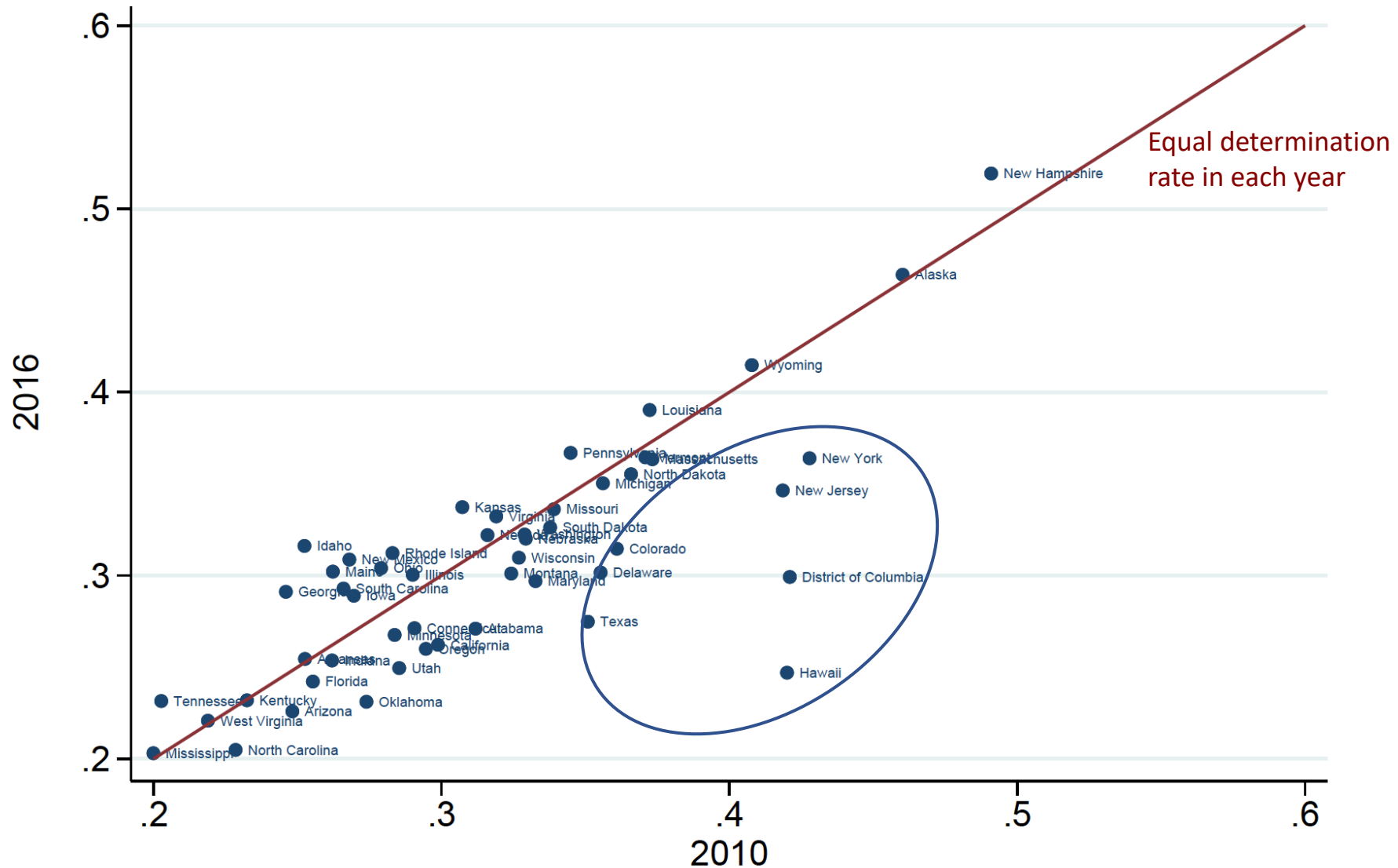


Figure shows the share of applications considered by a disability determination service office that received favorable determinations. Most states fall below the 45-degree line (red line) indicating equal determination rates both years.



# Change in Favorable Determination Rate in Relation to Office Closings

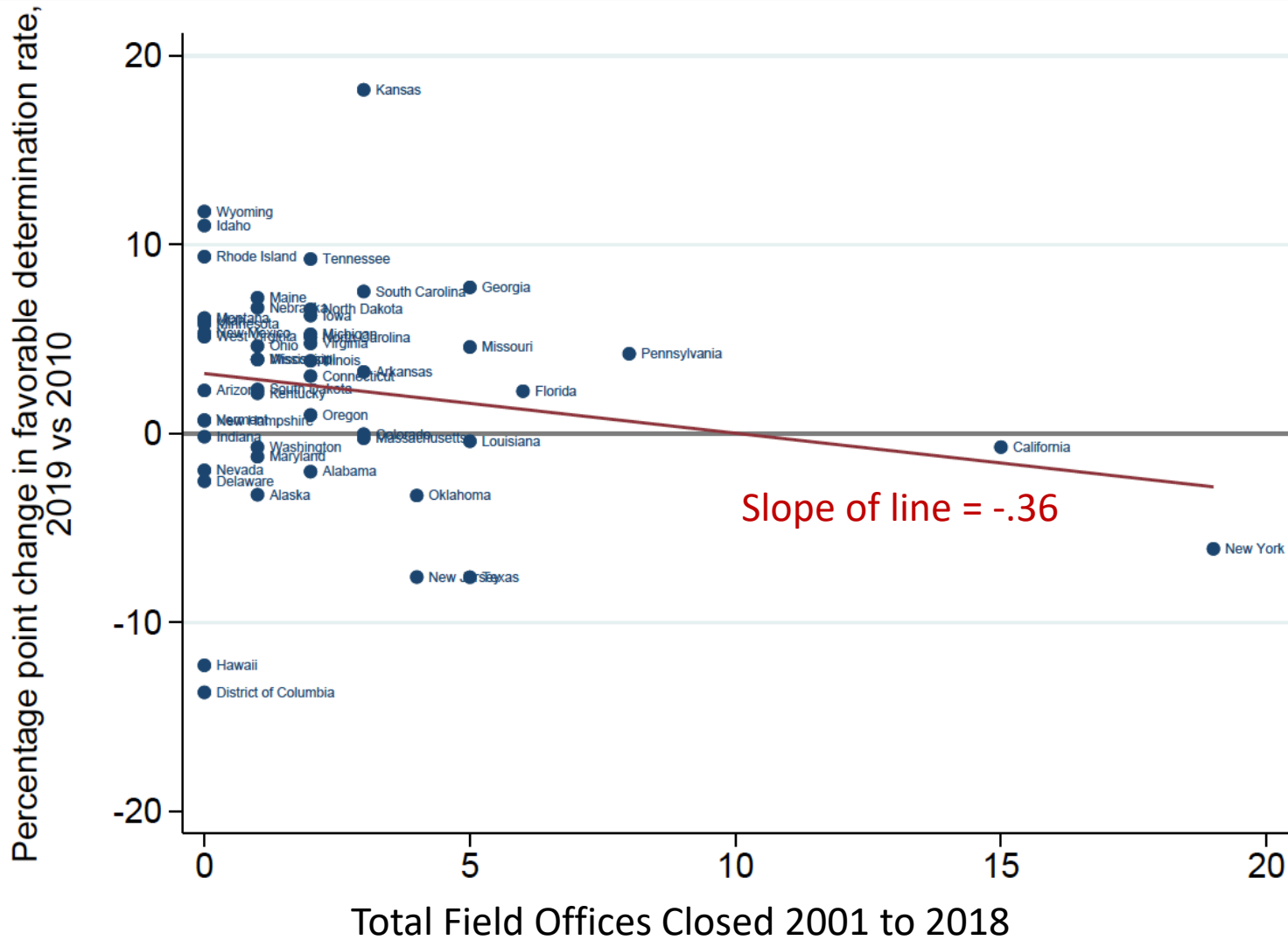
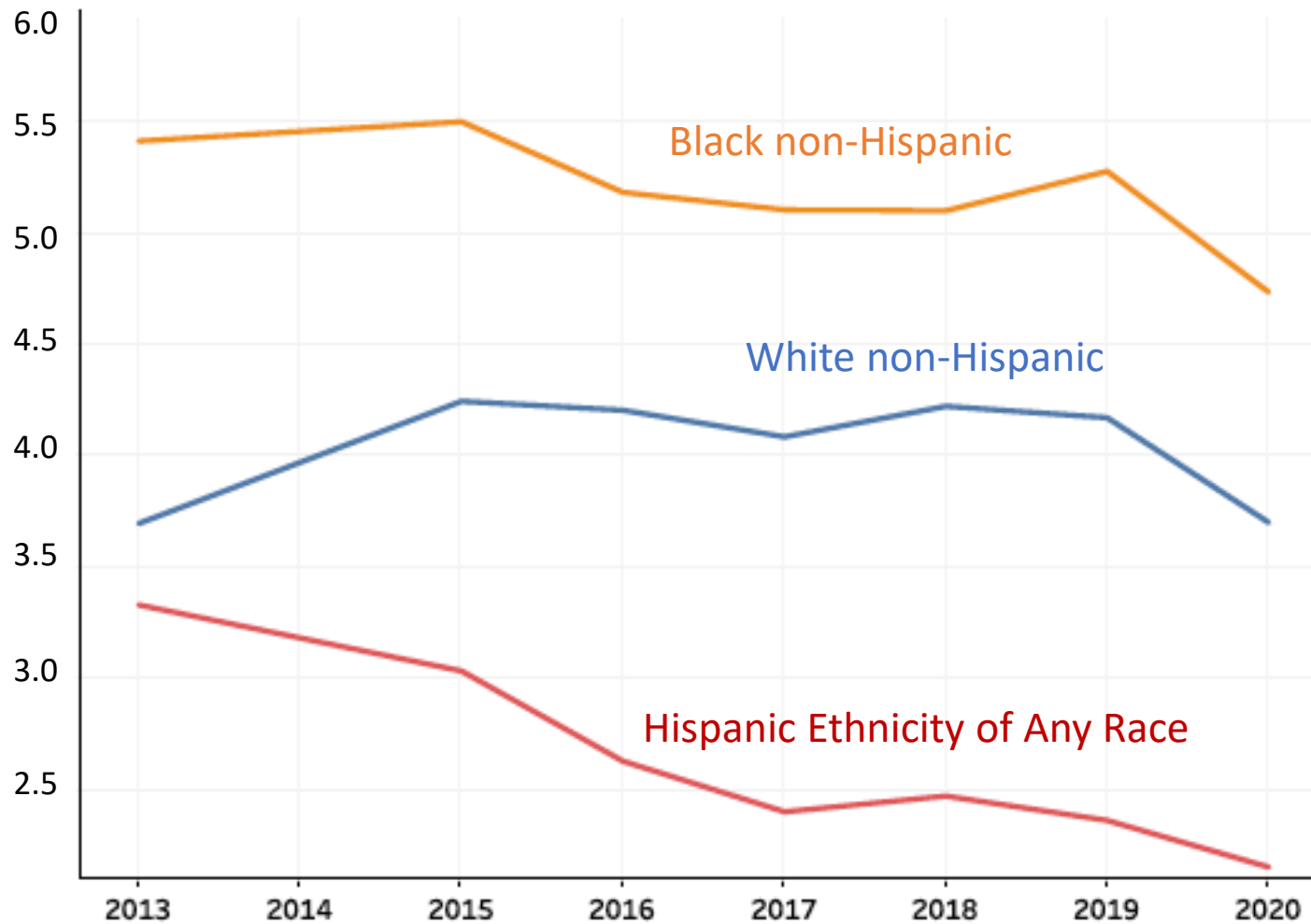


Figure shows the percentage point change in favorable determinations for each field office closure since 2001. In a state With 10 office closures, favorable determinations fall by 3.6 percentage points.

# Favorable Determination Rate

- The share of decisions with favorable determinations has fallen (~.36 to .29 2001-16)
- Significant standardization across geographic areas has happened – state variation falls by  $\sim 1/3$
- Places like New York, New Jersey, Texas, Washington D.C. have seen large decline in % favorable determinations
- Other administrative changes have lowered rate of favorable decisions at hearing level and above
- Remainder of talk examines evidence of trends by race and ethnicity

# Estimated Percent of Adults Aged 18-64 Receiving Medicare Benefits in MCBS



Source: Figure displays the number of Medicare beneficiaries aged 18 to 64 per 100 adults 18 to 64. The numerator is based on weighted count in Medicare Current Beneficiary Survey (MCBS). The denominator is from U.S. Census estimates of civilians aged 18-64). Race and ethnicity are self-identified in the MCBS.

# Use NHIS to learn who is affected – NHIS Information

Work limitations

Does a physical, mental, or emotional problem **NOW** keep {you/any of these family members} from working at a job or business?

Disability  
Application

Has {person} **EVER** applied for Supplemental Security Income or SSI, even if the claim was denied?  
Has {person} **EVER** applied for disability benefits from Social Security, even if the claim was denied?

Disability Income  
Receipt

Did {person} receive income in [last calendar year in 4-digit format] from Social Security or Railroad Retirement?

- Was {person's} Social Security or Railroad Retirement income received as a disability benefit?
  - Did {person} receive this benefit because [you are/he is/she is] disabled?

Did {person} receive Supplemental Security Income (SSI)?

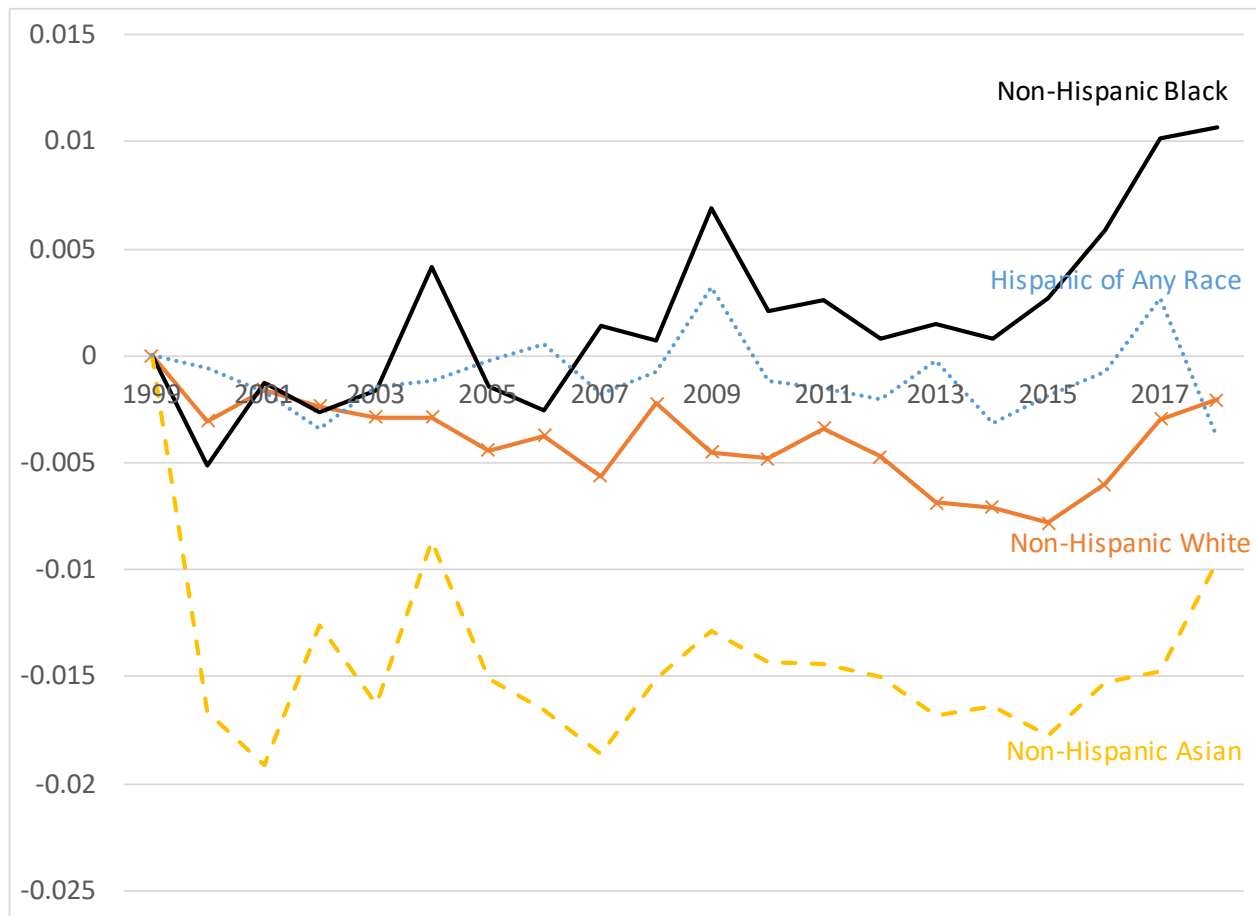
- Did {person} receive SSI because [you have/he has/she has] a disability?

Most consistent data from 1997-2018; design change in 2019 without one key piece of information.

# Year trends – unable to work, disability application, receipt

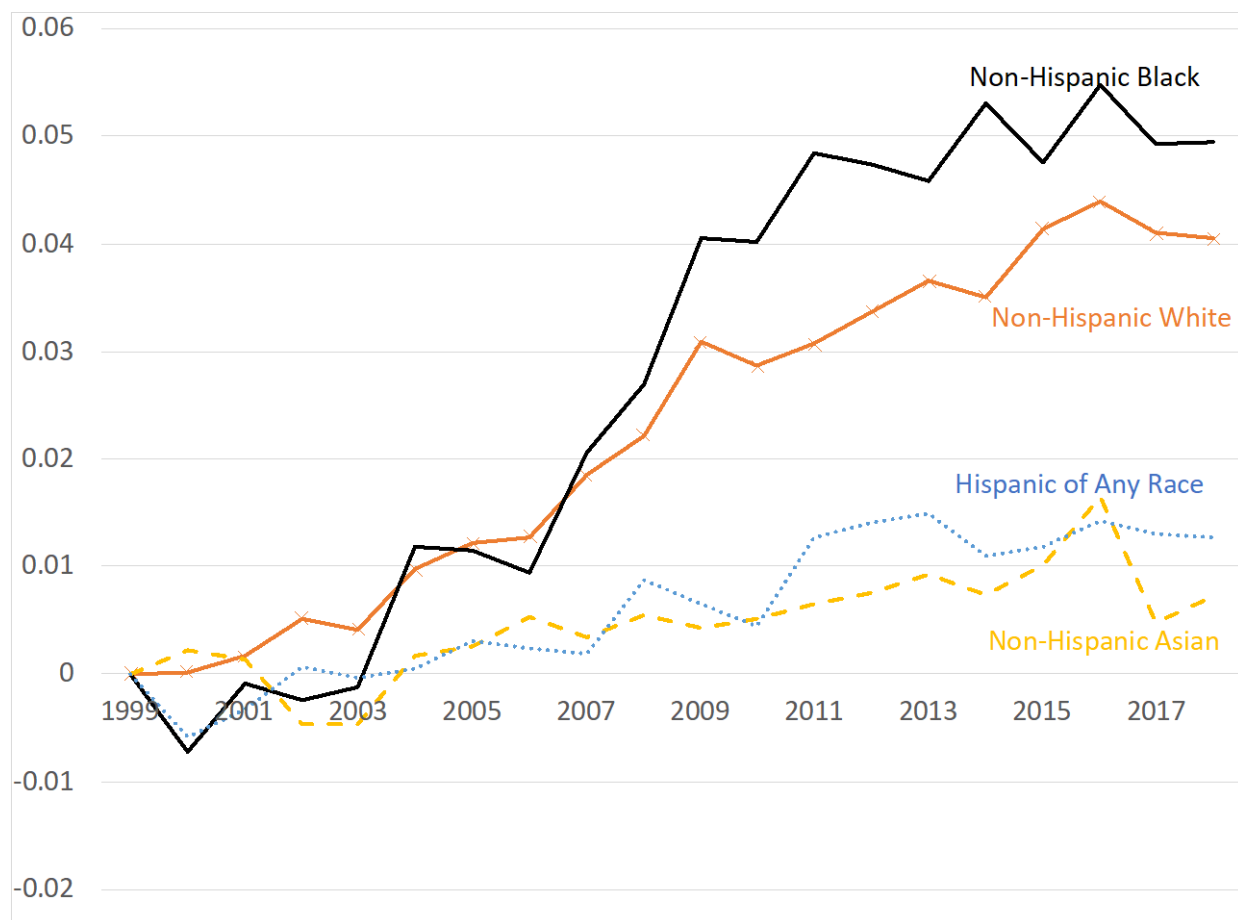
- Compared to 1999, estimate annual % of 18 to 64 year-olds reporting they:
  - are currently unable to work
  - ever applied for disability benefits
  - received disability benefits in last calendar year
- Use regressions to adjust for 5-year age x sex, self-identified white, Black or Asian/Pacific Islander, or other race, self-identified Hispanic or Latino, education (below HS, HS, Some college, College+), Foreign born

# Adjusted “Unable to Work” Per Capita



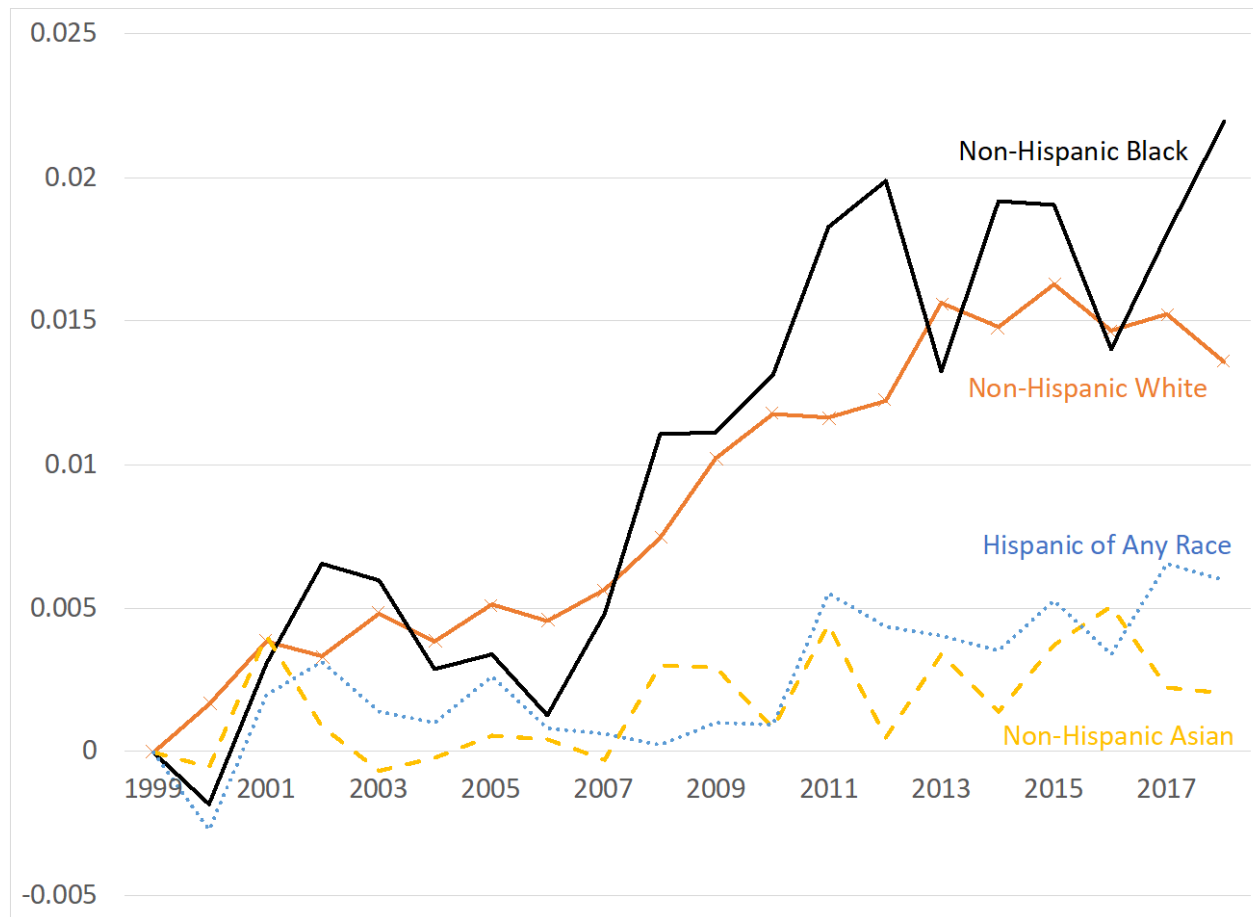
Source: Authors' calculations using data on NHIS respondents 18 to 64. Rates are relative to 1999 and adjust for 5-year age group interacted with sex, foreign born, education (<HS, some college, college grad). All data are weighted to represent non-institutionalized US population. Estimated separately by race/ethnicity.

# Adjusted SSDI Applications Per Capita



Source: Authors' calculations using data on NHIS respondents 18 to 64. Rates are relative to 1999 and adjust for 5-year age group interacted with sex, foreign born, education (less than high school, some college, college grad). All data are weighted to represent non-institutionalized US population. Estimated separately by race/ethnicity.

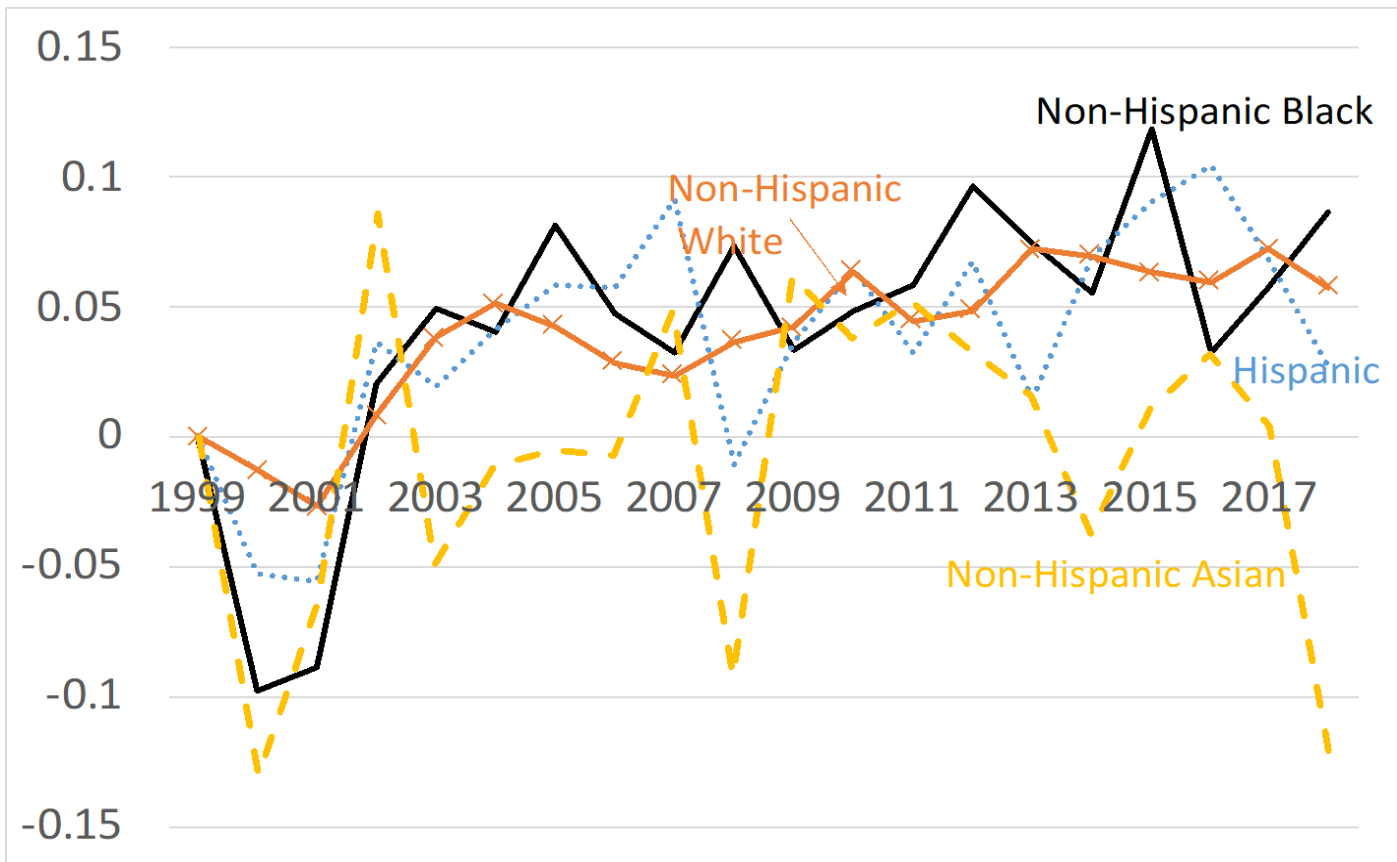
# Adjusted SSDI Receipt Per Capita



Source: Authors' calculations using data on NHIS respondents 18 to 64. Rates include receipt of SSDI and SSI, are relative to 1999 and adjust for 5-year age group interacted with sex, foreign born, education (<HS, some college, college grad). All data are weighted to represent non-institutionalized US population.



# Adjusted SSDI Receipt Rate for Adults Aged 18 to 64 Who Ever Applied



Source: Authors' calculations using data on NHIS respondents 18 to 64. Rates include receipt of SSDI and SSI, are relative to 1999 and adjust for 5-year age group interacted with sex, foreign born, education (<HS, some college, college grad) and limitations (sensory, musculoskeletal, CVD, mental, old age, cancer, or other) and interaction with post-2014 indicator. All data are weighted.

# Conclusions

- SSDI allowance rates are falling over time due to:
  - More technical denials
  - Fewer favorable determinations at initial levels
  - Fewer favorable determinations at hearing levels
- These changes brought more uniform favorable determination rates across states
- While work limitations and applications remain stable, Hispanic workers have seen receipt fall.
- All groups (relatively equally) experienced fall in chance of receiving SSDI conditional on applying.